

Attachment O

Declaration of Nikeya Nettles

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Pursuant to 28 U.S.C. § 1746

I, Nikeya Nettles, hereby declare and state as follows:

1. I am a U.S. Citizen over the age of eighteen and reside in Dallas, Georgia.

2. I have personal knowledge of the following facts, to which I could and would testify to if I were called to testify as a witness.

3. In 2018 I bought a Chrysler 200 from a U.S. Auto dealership in Lithia Springs, Georgia. I took out a loan with U.S. Auto to purchase the vehicle.

4. When I purchased the vehicle, I put down a total deposit of \$3,000. I also got insurance for the vehicle. A representative from U.S. Auto confirmed this by calling my insurance company while I was at the dealership. I also had to submit a declaration page to U.S. Auto as further proof that the vehicle was insured.

5. The initial terms I agreed to was that I would pay about \$400 a month for my car note. However, two weeks after I got my vehicle a U.S. Auto representative called me and told me that the terms had changed and now I was required to pay around \$600 a month for my car note. The representative told me that the reason for the increase was because my car was uninsured.

6. I was also told that I would have to pay half that amount every two weeks and if I failed to pay on time, I would be charged a late fee.

7. My car was still insured, and so I told the U.S. Auto representative that my car was insured, and I argued that these were not the terms I was given initially. The representative refused to make any changes on the terms and I was stuck with what I was given.

8. I could not keep up with these payments, so my car was disabled frequently by U.S. Auto. When I bought the car, I did not know U.S. Auto would be able to disable it, as I was not told this explicitly when I purchased the vehicle. I was also not told that my vehicle could be repossessed if I missed a payment.

9. Around November 2018, I filed for bankruptcy and around a day or two later U.S. Auto called me and told me they got alerted of this fact. They then sent a tow truck to my house to

1 repossess my car at 2 a.m. in the morning. I told the tow truck driver that my car was not supposed
2 to be towed because I still had to go through bankruptcy proceedings. I also called U.S. Auto in the
3 morning when their office opened and told them that they illegally repossessed my car.

4 10. U.S. Auto denied repossessing my car and I had to work with the tow truck company
5 to get my car back. My car was returned after two or three days.

6 11. After my car was brought back, I saw that the bottom of my car was damaged due to
7 the towing when I was driving it to work the next morning. The damage caused the car to spark
8 when I drove.

9 12. I had to pay \$80 out of my own pocket for a mechanic to remove the bottom plate
10 from my vehicle, which was causing the car to spark. U.S. Auto refused to pay for the repair and
11 told me that they were not responsible for the damage the towing caused.

12 13. U.S. Auto repossessed my vehicle for the second time, two weeks after I got my car
13 back. This time they did not return my car after they repossessed it. My bankruptcy case was still
14 ongoing when U.S. Auto repossessed it for the final time. My bankruptcy case ended on December
15 27, 2018.

16 14. My experience with U.S. Auto traumatized me. I lost my job because my car got
17 repossessed and I was unable to find a consistent way of getting to work. I was working in a
18 warehouse for Walmart at the time and I made \$17.50 per hour. When I worked overtime, I could
19 make more than \$4,000 a month.

20 15. When I did not have a car because it had been repossessed, I would take a taxi to
21 work. A one-way trip would cost me \$75 as my job was an hour away. This method was too
22 expensive for me to keep up so I would have to call out from work occasionally if I did not have the
23 money to pay for a taxi. This ultimately led to my termination.

24 16. After losing my job, I was also evicted from my apartment because I couldn't afford
25 to pay the rent. I had to move in with my mother because I did not have a place to stay. I was out
26 of work for months before I got my next job and that job paid less than what I was making at
27 Walmart.
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Executed on 10 09, 2023.

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